

United States Bankruptcy Court
District of MarylandIn re:
Clifford Cornelius Wong
Adebessi Charles Wong
DebtorsCase No. 15-19543-WIL
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0416-0

User: pneal
Form ID: B9APage 1 of 1
Total Noticed: 18

Date Rcvd: Jul 09, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2015.

db/db +Clifford Cornelius Wong, Adebessi Charles Wong, 15208 Baileys Lane,
Silver Spring, MD 20906-1349

29305431 +Carmax Auto Finance, P.O. Box 440609, Kennesaw, GA 30160-9511

29305432 Citibank, Government Card Services, P.O. Box 183173, Columbus, OH 43218-3173

29305776 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street,
Baltimore, MD 21201-2305

29305433 +Marriott Empl Fed Cr U, 1 Marriott Dr, Washington, DC 20058-0001

29305435 +Metro Dental Center, 6323 Georgia Ave, N.W.#205, Washington, DC 20011-1141

29305436 +MultiBank, 790 NW 107 Avenue, Suite #400, Miami, FL 33172-3159

29305437 +Myrtle & James Charles, 403734th Street, Mount Rainier, MD 20712-1908

29305438 PennyMac, P.O. Box 514387, Los Angeles, CA 90051-4387

29305777 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401,
Baltimore, MD 21201-2225

29305775 +Taxing Authority of Montgomery County, Division of Treasury, 255 Rockville Pike, Ste. L-15,
Rockville, MD 20850-4188

29305441 +The Dellutri Law Group, P.A., 1436 Royal Palm Square Boulevard, Fort Myers, FL 33919-1049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: lstewart@gwolaw.com Jul 09 2015 19:47:04 Robert K. Goren,
Goren, Wolff & Orenstein, LLC, 15245 Shady Grove Road, Suite 465, North Lobby,
Rockville, MD 20850

tr +EDI: QLJMARGULIES.COM Jul 09 2015 19:38:00 Laura J. Margulies,
Laura Margulies & Associates, LLC, 6205 Executive Blvd., Rockville, MD 20852-3906

29305430 +EDI: CAPITALONE.COM Jul 09 2015 19:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285

29305434 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Jul 09 2015 19:47:48 Marriott Employees Fcu,
P.O. Box 6006, Bethesda, MD 20827-6006

29305439 E-mail/Text: collection@sdfcu.org Jul 09 2015 19:48:26
State Department Federal Credit Union, 1630 King Street, Alexandria, VA 22314-2745

29305440 +EDI: RMSC.COM Jul 09 2015 19:38:00 Synco/value City Furni, 950 Forrer Blvd,
Kettering, OH 45420-1469

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 11, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2015 at the address(es) listed below:

Laura J. Margulies trustee@law-margulies.com, lmargulies@ecf.epiqsystems.com
Robert K. Goren lstewart@gwolaw.com, btucci@gwolaw.com, gorenbkatty@gmail.com, flupei@gwolaw.com

TOTAL: 2

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number **15-19543**

UNITED STATES BANKRUPTCY COURT
District of Maryland

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/8/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights.
All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
***** See Reverse Side For Important Explanations and Possible Dismissal *****

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Clifford Cornelius Wong
fka Cliff Wong
15208 Baileys Lane
Silver Spring, MD 20906

Adebessi Charles Wong
fka Adebessi Charles
15208 Baileys Lane
Silver Spring, MD 20906

Case Number:
15-19543 WIL

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-7492
xxx-xx-4111

Attorney for Debtor(s) (name and address):

Robert K. Goren
Goren, Wolff & Orenstein, LLC
15245 Shady Grove Road
Suite 465
North Lobby
Rockville, MD 20850
Telephone number: (301) 984-6266

Bankruptcy Trustee (name and address):

Laura J. Margulies
Laura Margulies & Associates, LLC
6205 Executive Blvd.
Rockville, MD 20852
Telephone number: (301) 816-1600

Meeting of Creditors

Date: **August 5, 2015**

Time: **11:30 AM**

Location: **6305 Ivy Lane, Sixth Floor, Greenbelt, MD 20770**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/5/15

Deadline to Object to Exemptions: Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Greenbelt Division
6500 Cherrywood Lane, Ste. 300
Greenbelt, MD 20770
Telephone number: (301) 344-8018

For the Court:

Clerk of the Bankruptcy Court:
Mark A. Neal

Visit www.mdb.uscourts.gov for court hours

Date: 7/9/15

EXPLANATIONS**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Possible Dismissal	Debtor's failure to comply with the filing requirements of the Bankruptcy Code § 521(a)(1) within 45 days of the filing of the petition will result in the automatic dismissal of this case pursuant to § 521(i)(1).
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. For free legal advice, visit http://www.mdb.uscourts.gov/ and click on Don't Have an Attorney.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	